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card 1. The sum of money to be loaded is either fixed or such that the minimum limit will be exceeded, as already mentioned above in this description. The electronic device 5 transmits information about the sum of money to be loaded by the local communication means ~~4~~ 14 (block 408). After this, the automatic teller machine 15 checks the balance on the account (block 409), and if the account balance is sufficient for performing the loading, the automatic teller machine 15 sends a message informing about loading of the money (block 410). If the sum of money on the account is not sufficient for performing the loading, the automatic teller machine sends e.g. information on how much money is available on the account for loading, or sets the sum of loading to be for example zero, wherein the electronic device 5 can deduce on the basis of this that no money can be loaded on the card 1. On the other hand, bank accounts with credit facility are known, wherein the amount exceeding the balance on the account is booked as credit for the user and loading can be performed normally.

Please replace the paragraphs starting on page 9, line 23 through page ~~11~~ <sup>10</sup>, line 7 as rewritten below:

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In the above description of the method according to a preferred embodiment of the invention, a system was used where the electronic device 5, the card reader 6 and the cash card 1 are separate devices; however, it is obvious that also other types of systems can be applied in connection with the invention. For example, the functions of the card reader 6 can be implemented in connection with the electronic device 5, wherein the cash card 1 is placed in corresponding means in the electronic device ~~4~~ 5 to connect the cash card 1. In another embodiment, the cash card 1